

BARNARD COLLEGE CLASS OF 1971 ORAL HISTORY COLLECTION

The Reminiscences of

Kathie Krumm

2015

PREFACE

The following oral history is the result of a recorded interview with Kathie Krumm conducted by Frances Garrett Connell on May 18, 2015. This interview is part of the Barnard Class of 1971 Oral History Project.

The reader is asked to bear in mind that s/he is reading a verbatim transcript of the spoken word, rather than written prose.

Barnard Alumni Class of 1971 Oral History Project

Interviewee: Kathie Krumm

Location: Bethesda, MD

Interviewer: Frances Garrett Connell

Date: May 18, 2015

00:00:02 Q: This is an interview taking place with Kathie Krumm in her home in Bethesda, MD for the Barnard College Voices, Inc. Oral History Project. Today is May 18, 2015 and the interviewer is Frances G. Connell.

Okay, Kathie. We will begin.

So we usually start by asking you where you want to begin, but that usually is with your early life, where you were born, and a little about your family.

00:00:32 Krumm: I grew up in a suburb of Chicago and had a great childhood. People used to joke our family was unusual because every family is supposed to have family issues, and we didn't. I do remember, however--and this relates a bit to Barnard [College] and being with women—that being born in '49 and growing up in the 1950s, was a very different situation than more recently. I recall my father saying that even if I were the brightest kid, that if there were money left for graduate school, it would go to my brother. I recall that I was a tomboy, played softball, and was very good at it, but they would not allow a girl to play on the Little League team. My father even took it to the Flossmoor Village Council, albeit unsuccessfully. So I had to just do play baseball in the neighborhood. I remember another incident, a summer job with a

consulting firm Booz and Associates. Two interns were hired, one male, one female, me. I was given supporting the secretaries and cataloguing in the library, and the guy was given the interesting assignments. Luckily there was one management consultant there who took me a bit under his wings. So when Booz called me into his office end of summer and said, “You did a great job this summer. Will you come back to work with us next year??” As I had discussed with my father, I gave him a piece of my mind. I doubt it changed him.

Anyway, I do remember vividly those aspects of being a girl growing up in the fifties.

00:02:22 Q: Okay. How about the whole educational experience. Can you tell us a little about your elementary school, your high school? Any particular activities, or subjects that you pursued?

00:02:31 Krumm: Not really. I was one of those smart, goody-two-shoes type of girls, top of the class, loved math. That's it really on the academic side. I don't think I really—

Q: Okay.

Krumm: —thought of the academics except as the path to college and accomplishing something later. I became very socially conscious during high school. I was a member of Flossmoor Community Church. I became an atheist at twelve, but I continued to teach Sunday School because I respected the values that were coming out. We had a couple of interns from

McCormick Theological Seminary at the time. Now this would have been in the sixties. This was an upper middle class neighborhood, and, hence, they began to raise the consciousness certainly of the youth group. I became very active in setting up swimming programs, tutoring programs or whatever for under-served youth, both in a neighboring poor town and later in Chicago slums. So I always saw the academics as, “What am I going to study to engage in something to give back?”

00:04:07 Q: In terms of other social activities, were you involved in any other things at school, theater, journalism, athletics, that you recall?

00:04:15 Krumm: There were no athletics for girls at that time; so anything I wanted to do had to be outside. As a kid I did the usual ballet, piano lessons et cetera, but I didn't really have talent. I would do it and love it, but it definitely wasn't my focus. I was involved on the student leadership side, I should note. On the social and romantic side, even though I had crushes on boys, I had no experiences of boyfriends before Barnard and went on a first date when I was a senior in high school.

00:05:14 Q: Do you remember anything particular about that date, or was it a set-up?

00:05:20 Krumm: [Laughs] Well, I do remember the college guy and I got back from the movies, and we parked the car in the front. I guess my mom was spying on us. We had gone for a walk around the block. Of course, she couldn't see us in the car, so she assumed we were necking. My

mom and I had quite a good laugh about that after wards. [Laughs] The young man and I had a quick first kiss and that was it.

00:05:50 Q: You want to share a little bit about your family. Who was in your family?

00:05:52 Krumm: I have an elder sister and younger brother. My whole family is University of Chicago educated. My sister went there for grad school. That's where my dad's graduate degree is from. Ditto my mom. My younger brother received his PhD and then was on the faculty there. While Midwesterners do travel more than the more isolated people from the east coast or west coast, I was considered quite rebellious in heading east for college and out of the University of Chicago circle.

00:06:41 Q: Now you mentioned your father. Do you see your mother as at all a role model during those years, or was your father more of an influence?

00:06:50 Krumm: As I mentioned, I was very close to my family and close to both of my parents, almost as friends and buddies. My mom was probably more status-conscious. She had become a teacher, and then she had become a stay-at-home mom. She put a lot of her expectations, I think, on me. She was always bragging, and I felt quite uncomfortable about those eternal accomplishments, which really didn't seem to matter. Some context: my mother came from a wealthy Swedish family which had made money in construction after Pullman. She lost her father when she was young, however, and suffered under the mean, rich uncle. My dad

had just the opposite upbringing. My dad grew up poor, on a farm. He saved money from selling eggs to pay his way through college [junior college then Northwestern]. In some sense on the social scale, my mother was marrying down. I think she was sensitive to this. My dad had none of those issues at all. It was always about what's going to make us happy. There was never pressure from my mom to be like her. She was quite happy that I was stubborn and independent and was going to go off and have various experiences, and that was just what she expected of me. And again, as I said, we all enjoyed each other's company.

00:08:36 Q: Fantastic. And it is rare, as you said. Okay, all right. Any good friends from that period that you remember or continue to be in your life?

00:08:49 Krumm: Well, my brother has always been my closest buddy. My sister suffered from schizophrenia. Early onset, as is usual, it presented itself when she was in university, but I'm not sure we were ever as close. I was closer to my brother. I am still in touch with a couple of my high school friend and recently rediscovered one, and now we're buddies, but I really only stayed close throughout to one from that time.

00:09:36 Q: Okay. So, you said that from an early age you had this social consciousness, a need to be involved in social issues. You were a leader in that in high school. What were some of the other social and political things that were going on at that time that you were aware of. I mean current events?

00:09:51 Krumm: It wasn't so much current events on the political side. That happened later, for example, with the assassination of Martin Luther King Jr., and then the Vietnam War on the college side. Rather I was very aware of the economic equal opportunity and poverty front.

While I have no idea—

[Interruption]

—where this came from, I had an interest in Sub-Sahara Africa from junior high. My family was very active in the Experiment in International Living. Even though my parents weren't internationally based in their work or their interests, we hosted young people from the Experiment in International Living. That helped expand my horizons, not so much politically, but perhaps culturally. Then I went with the Experiment in International Living one summer, too, to Africa, and that was a very meaningful experience.

00:11:17 Q: Can you talk a little more about that? When and where?

00:11:26 Krumm: Well, this is a situation where I'd define Mom as my defender and supporter against my Dad. They had a much more traditional relationship, I think, with my father expecting to lead and she was there to support. So I wanted to go with the Experiment. My dad was resisting; my mom was supporting. So I went and raised the funds myself, applied and then just went. The Experiment is usually a home-stay because the idea is to live with a family and experience the culture. I initially was very disappointed. Here I am in Dar-Salaam, Tanzania and

as opposed to living with a typical family, I'm living with a Tanzanian of Indian descent first of all, and secondly, a wealthy banker in a house that was bigger than my own house. I became very close to them, but fortunately I could go visit some of the other Experimenters in what were perhaps more typical housing situations. In addition, since we were working in a poor country, we combined that homestay with a work program, where we went out for a couple of weeks and helped build a school in a rural community, another different exposure for me.

00:12:51 Q: Okay. And that was before your senior year in high school? When did you do that?

00:12:53 Krumm: I'm trying to remember. Maybe, in fact, it was the summer after I graduated.

00:13:10 Q: Did you ever keep up with any of the kids who came and stayed at your house? Did you ever know what happened to any of them?

00:13:15 Krumm: Yes, I kept in touch with my Japanese sister for a long time. Now, she has an interesting story. Because she was the only child, her choice was to take over the family business or have a family. It was one or the other, marry or take over the business. In the end she decided to take over the business, but that was very atypical of women in Japan. I also stayed in touch with my Tunisian brother and sister, and visited them, in particular my brother. I've in fact just reunited with him by email.

00:14:02 Q: That's fantastic. Has he been in Tunisia all these years, or has he traveled the world as well, like you?

00:14:08 Krumm: He is in tourism, so he was in Tunisia for a while including a ministerial position, but then recently, during more difficult years, he's been with an international association, so even if he lives there, his work, fortunately, had him moving with a different crowd.

00:14:34 Q: What did you say your father had done?

00:14:35 Krumm: My father was Vice President Finance for a manufacturing firm. He had started working at the company right out of college as a clerk, stayed with that company his whole career, moving up. The company financed his MBA at University of Chicago. My dad's interesting in that he was born on a farm, the suburbs expanded and encompassed the farm, and we moved to the neighboring community that had the best high school. His company was, again, very near there. So my father always lived within a five-mile radius of the farmhouse in which he had been born. The company—it was a multinational company—wanted to transfer him to one of their international branches. I think it was my mom who resisted, not my dad, and our family stayed in the suburbs. He spent his whole life there, but he always traveled and visited wherever I was, wherever my travels took me.

00:15:48 Q: So were you closer to your father or your mother's family?

0:15:52 Krumm: My father didn't have much of a family. He had one brother, who had multiple sclerosis and died young. So we didn't really much family on the paternal side. We knew his second cousins. My mother had a big family, five brothers and sisters, half who stayed in the area, let alone the extended family of second cousins. So probably just because of the numbers, we were closer to family on my mother's side.

00:16:17 Q: Can you, this is a little hard, but can you think of a moment that really changed your life, a moment or an event. A thought. A time you felt you just kind of turned a corner.

00:16:37 Krumm: Well, probably as the twelve-year-old. I look back and think, “My goodness, I was quite mature then compared to what I am now.” [Laughs] I was realizing that it didn't matter there was no god. The important thing was we are here to live good lives. It's not really a moment, but I remember the thought process I was going through when was that age, continuing through fourteen and sixteen years. Perhaps it was maturity compared to, some of my later year, or maybe I was naïve at the time and simplistic.

00:17:27 Q: Were you reading something at the time. That's a pretty profound discovery to make.

00:17:27 Krumm: I can't recall. I wasn't much of a reader as a girl, so I doubt I was reading something. Rather, I'm imagining it was meeting some of those people from McCormick Theologian Society, or perhaps—I really don't recall—did it just come to me?

00:17:56 Q: And what's the denomination?

00:18:01 Krumm: Early on we were in a Presbyterian church, but the later one is a Protestant of all denominations—it was a community church, not of a particular denomination. My mother grew up Swedish Mission, very, very conservative. But my father grew up Presbyterian.

Q: That can be very conservative too, I understand.

So when you arrived at Barnard, you had a certain sense of who you were, and you were coming from another school even. Do you think you are the same person, in a lot of basic ways, that you were then?

00:18:38 Krumm: Certainly the same person, because I know I have so many of the same traits, but my outlook on life is certainly different. Some context on choice of colleges. With my academics and activities I could have gone anywhere, but everyone left me alone, whatever I decided. Well, I liked this creek at Allegheny College, this creek! So I decided to go there. When I went there, I immediately realized, given the issues I was interested in, that it was the wrong place. And this was another situation when my mom supported my decision to transfer, but it took us a whole other year to convince my dad, who was writing the checks for me, to switch. So traits, in terms of stubbornness, always wanting to be busy, perhaps being less reflective, those—again the sense of giving back—those are all there. But I do also remember that I was adamant,

or so people remind me, that I was never getting married. I was never having a kid. And, of course, kids have become the absolute joy of my life. I had my kids much later when I was thirty-eight and forty-two. But still, just the joy of my life. I also thought, at the time—I was interested in medicine and thought I wanted to work with my hands as a surgeon. Then I realized I didn't really enjoy sick people. So then I switched to my eventual career, but always working with the Third World. That became my passion and remained my passion throughout my career.

00:20:50 Q: Yes. And I want you to have a chance to talk more about that, but let's go back again to the whole process of deciding to go to Barnard. I'm intrigued by this creek. Were you a really outdoorsy sort of person? Was that a priority?

00:21:03 Krumm; I enjoyed the outdoors. It gave me a sense of peace. In this sense, I'm kind of stubborn. When I see something I know I like, I like to go with my gut, although in this situation my gut was very wrong.

00:21:23 Q: At that point, why wouldn't you have gone back to University of Chicago? And the family tradition? Why move east?

00:21:26 Krumm: True, it was an urban school. But it was too close to family and hadn't wide enough horizons. I definitely realized I wanted an urban setting.

00:21:45 Q: So when you were a student, what do you think you wanted most out of life? What were your plans at that point? What did you see yourself becoming?

00:21:54 Krumm: Professionally, a surgeon. And this brings me back to the nature side. I actually thought about going to med school while having a sheep farm out west, so again, a mélange here. Having and raising a family wasn't part of the equation, though I met the first love of my life there, at Barnard. Inevitably that was something that was going to happen, but it wasn't really central to my life. So I guess I always felt it was going to be this mix of a peaceful lifestyle and doing something socially minded.

Q: It adds to the discussion. It reinforces your spirit here.

00:22:50 Q: Is there anything you remember being particularly afraid of or seeing as an obstacle? Then or now?

00:22:57 Krumm: Well, again, I alluded to my sense that I wasn't socially well-rounded when it came to relationships with men. Again, even though I'm quite a shy person, I was definitely trained to be sociable. It's what you needed to do. So, I was active in clubs and leadership, and I always had a wide range of friends. However, something was always happening where I couldn't have relationships with these "little boys." Other than back in first and third grade, I'd never quite gotten a handle on having boyfriends. I've asked some of the men that were boys back then when I was in junior high to high school, to see if they might have had any insights as to what

was going on. Some have said that I scared the boys off because I was, I guess, a very clever, stubborn, strong personality. I've often wondered too if it's this very central thing: I felt I wasn't fully valued as a woman. It was partly because of my gender that I had a sense of “Okay, I am going to show the world,” and maybe that implicitly—I never went through therapy or anything—[laughs] it made me say, “Hey, I don't want a strong man in my life because then that person is going to overshadow me,” How easily that could have happened, given some of my experiences in the fifties.

00:24:57 Q: Now did you always feel you were on a par with your brother though? Even though you said originally that if the money were scarce, the graduate money would go for him, not you.

00:25:08 Krumm: On a par. I want to be delicate here. That was the whole issue. I was both more of a leader and more of an intellect than my brother. Now, of course, my brother's gone on to be highly successful in what he's doing; we're still good friends. But from my perspective on us relatively at the time, I felt we weren't on a par or equally valued.

00:25:40 Q: Sure, sure. Very 1950s, early 1960s. Okay, so let's go back to—you've decided to come to Barnard, you arrive there. What were your first impressions? What were some of the first people you met? And then, where did you go from there?

00:25:55 Krumm: Fortunately, Barnard had us as transfer students sharing a room. Otherwise I think I would have been lost. We were in '616,' which had two singles and a double, as I recall,

so I was in the double with another transfer student, Ayxa Rey-Diaz who is one person from college days that I remain in touch with. Even if we don't see each other for years, we remain close. So the two of us experienced the difficulty of coming into a school as a transfer student, together.

Q: And you were juniors, right?

Krumm: Yes, I don't have a lot of impressions of Barnard, in fact, because again, to me it was a means to an end. I was there to study certain things, learn certain things. I was there to experience things in New York. To this day I applaud Barnard on that decision—"Now, we don't want you taking the usual load. Let's say five courses. Only take four. That "fifth course" is to give you time to experience what New York has to offer." And I applaud them for that. I did benefit also from my other two roommates being part of a tight-knit group that they had developed from coming as freshman. And they were very inclusive. And so Ayxa and I—albeit entering at a late stage—at least, could join and enjoy their wider circle of girlfriends.

00:27:55 Q: Very important. So you weren't there at the time of the Strike. Did you know about it, and what kind of repercussions were you aware of in your years at Barnard-Columbia?

00:28:07 Krumm: So this gets back to the politics. There were really three prongs to my political engagement. One, the most distinct was Puerto Rico. Ayxa was involved with the Puerto Rican Independence Movement, so because I was closest to her, I empathized. On top of that, because

my first man was very involved in the Puerto Rican Independence Movement—he had to flee Puerto Rico—so that's why he was up in New York—I became vicariously involved in that movement and understanding what was going on there. The second prong was much more Columbia [University]-centered. Even though the Strike had occurred the previous years, there was still lots of anti-Vietnam War activism. We marched on Washington. Was—what do you call it, the one with the armband?

Q: A marshal.

Krumm: —I was a marshal helping organize the walk. My roommate after Ayxa was the deputy head of the SDS [Students for Democratic Society], so I was also exposed via her to some of the debates going on at the time, violence, non-violence, what issues to protest, male versus female roles at the time since there was some chauvinism in that movement, et cetera. So on the Vietnam side, I was also involved, though not as a leader by any measure. In the [anti]-war movement I was sort of a chicken, I recall. One time we were marching down Broadway and the police were coming, and I slipped down the side street, 115th [laughs].

Now the third prong that I became engaged in, and this is where I became more of a leader and, in fact, it became much more of my career, was the African Liberation side. As I mentioned, for whatever reason I had become interested in Africa since junior high school. I had gone there with the Experiment. There were two residents, a married couple that were living there at “616,” people who lived there as the adults in the dorm: Judy and Martin Handlin. They were very

active, in the African Liberation Movement, in particular in the Free Mozambique Movement. So I became very active with them in “Free Mozambique.” We chose Mozambique because—I don't know how familiar people are with Southern Africa liberation politics, but there was a lot of divisiveness within the Angolan movement, and within Mozambique FRELIMO [The Mozambique Liberation Front] was much more united at the time, a very sympathetic partner to work with. So we worked with FRELIMO to lobby within the U.S. on Mozambique independence issues. Now we were based in New York, but sometimes it would involve going down to Washington, and sometimes doing other events in New York.

Later on, I did my first work after college going and working in East Africa. I had two different job experiences there which I'll come back to. It was while I was living in East Africa that liberation came: the Portuguese revolution happened and the new Portuguese government freed its colonies. I was invited by FRELIMO—a small cog, but still a big deal for me—to go down to the liberation ceremonies. This would have been, I think, '73, trying to think where I was, probably '73. Invited to go down to Maputo for the celebration. So, I made all my plans, I had to get special permission from the Ministry of Defense of Tanzania to travel through the south, and I got all of this set. I'm on my merry way. Unfortunately, the Mozambicans were very afraid that Rhodesia was going to send in guerrillas to disrupt the ceremonies, so Mozambique closed their borders. I at the time couldn't afford to fly down there and didn't want to ask my folks, so I had to celebrate back in Dar. I was very thrilled anyway. In fact I only visited Mozambique, what, probably only about six or seven years ago for the first time, despite all that involvement. But as I said, that of the three-prongs—the Puerto Rican Independence Movement, the Vietnam War,

and the Southern African Liberation Movement, probably the Southern African Liberation Movement was sort of closer to my heart, given my interest in Third World.

00:33:00 Q: Great. So was this something you were involved in, apart from what you were doing academically?

00:33:01 Krumm: That's right. I felt there was all this time, and I like to be busy. Maybe I'll stop once I have grandkids; I'll just sit still, but at Barnard there were a lot of other things in addition to this. In NYC I took a job typing up orders. I was a very fast typist, typical thing, in high school what am I going to do? And my parents suggested I better learn to type I guess assuming I would be a secretary. So anyway, I was always a very fast typist, and I went and typed these orders off ticker tape. It was in the Empire State Building and I worked at nights. And it was just delightful riding on the subway, getting off, experiencing that shadier side of New York. Another New York experience was I hooked up with someone who started a business, in East Harlem, which was market research. Basically commercial companies wanted to know about who is going to buy their products. They had a particular problem, however, going into lower income areas, so they hired this company. I of course felt comfortable going into those areas, meeting people, but more importantly, we had a mission to train people from the local community to gain those skills. In particular we trained a lot of women, because unfortunately, it was hard for males to knock on doors and get anyone to open the door and talk to them, but in hindsight, that's great because we transferred a lot of skills to women to be able to do this market research.

[Interruption]

00:35:13 Q: Okay, so you're talking about a number of really substantial things that you were involved with, which is amazing, and how then did you move from all of that into your particular career? Do you want to tell us your steps?

00:35:31 Krumm: I did do economics, too, while there at Barnard, in addition to this pre-med interest. Deborah Malinkovitch was an influential professor of mine at Barnard as well as a visiting professor who had practical policy experience. However, I particularly became close to the economics faculty across the street at Columbia; they must have had a larger, stronger department. One of those professors hooked me up with a Brit who was economic advisor to the Tanzanian government. And that was a transformational experience. Both of my experiences living in East Africa after college were transformational. The first was, by the way, linked to the Mozambique experience. The Free Mozambique Movement and the Handlins were both connected with a Harvard group, and the Harvard group had set up a non-government community school, called Harambee Schools, specifically in Mua Hills in rural Kenya, so through that Free Mozambique Movement, I first went over and taught there. Then through this Columbia professor connection, based solely on his recommendation, that British economic adviser recommended me to the Minister of Commerce and Industry, not the Ministry of Finance that he worked for, in Tanzania, and they hired me [laughs]. They didn't realize how little I knew! So from Kenya I moved down and worked for a couple years in Dar-es-Salaam, capitol of

Tanzania, as a trade officer. I learned far more,—probably in both experiences—than what I gave back.

00:37:30 Q: And what was the political situation in those two countries? During the years you were there.

00:37:31 Krumm: They're totally different. Kenya's leader was Jomo Kenyatta. Tanzania's leader was Julius Nyerere. Kenyatta was the epitome of elite capitalism, Tanzania was the epitome of African Socialism. The joke goes Nyerere would say to Kenyatta, “You eat your people.” And Kenyatta would say to Nyerere, “At least I feed my people.” So again, two totally opposite approaches to development. Later on in my career with the World Bank, which we may get to, I had the opportunity to manage the team supporting those countries. A lot of the same politicians and policymakers were around, and a lot of the same country characteristics have lasted all those years. If I’m asked, “Where do I feel comfortable?” East Africa would be included. If you ask me what would be my dream career, it would be, “I wish I were from a poor country and a policy maker there—central bank governor or minister of finance or—” I have no interest in the U.S. which is a wealthier country. Rather countries I feel closest to are, one, Tanzania because of my experience there; it's always had this sweet spot in my heart and, two, China, where I also lived, later on. But again, I just feel like I know them; I'm a real supporter of those places.

00:39:24 Q: So it sounds like you had a couple of professors, at Columbia, Barnard, who were influential and who directed you toward economics as your major. Is that correct?

Krumm: Yes.

Q: And then you went from there, after some work overseas, to grad—or did you do the graduate work right away?

00:39:40 Krumm: I was taking Masters courses all along; you know how it is. You finish you requirements and start taking Masters courses but I only had an undergraduate degree. I worked for many years before returning for my PhD. By the way I should also mention that I did science. In the biology department, there were two professors who also were influential in that I saw in them how a relationship could work. The two of them, at least from an outsider's perspective, were not only apparently happily married, but they were working together professionally and supporting each other. So I remember them to this day, in terms of who were professors who stand out, although I've forgotten their names.

Q: I don't know who that would be either.

Krumm: I knew I wanted to go right after college and live in East Africa, and as I said, I first secured the teaching job in rural Kenya. For graduation, my parents bought me a new car, so I picked out a Volvo. We picked it up in London, and we were going to drive across the Sahara. In the end, the car was going to be shipped from Eilat. While en route there, we were on the Island of Rhodes, in Greece, and my girlfriend crashed the car. So in the end that was the end, but I

remember we spent six months traveling—this is the usual thing I think you do—The job wasn't beginning until January, the start of the year, so I had that six months, so I did a total road trip through there. The woman I went with, the one who crashed my car, was a woman in fact who lived in Hell's Kitchen. She was one of the people I interviewed when I was doing market research. And usually you go in, and you want to do it quickly because you get paid say, ten dollars per interview, so you want them to say, "I don't read this magazine. I don't read this magazine." So you're in and out. This woman read—whatever—twenty magazines and all these articles and that market research interview was more than an hour or two, but anyway by the end of it we were friends, and we remained friends until well, a couple of decades ago.

00:42:17 Q: Fantastic. So where did you go, where did you end up going to graduate school with your Masters credential?

00:42:25 Krumm; So when I was in Kenya, that's when I realized I didn't like being with sick people, so that's when I followed up the connection with the professor at Columbia to get this job down in Tanzania. When I came back to the US in '76, I knew I wanted to do something practical. [Laughs] The two things I was considering—here's the nature thing again—here we are sitting with the trees by my current home—I either wanted to go into the lumber industry, as a practical thing, or banking. Having worked in Tanzania what I realized was, people needed very practical skills, so I wanted to do something practical. So, anyway, I came back to Chicago. I was close to my family and worked in international banking for three years. Then I realized in that experience, I did not have the profit motive sufficient to do a good job in that line of work, and

that's when I applied to do my doctorate in economics. I did my doctorate in economics out at Stanford University. I went to Stanford because it was the best program I could get into; I didn't get into MIT [Massachusetts Institute of Technology] and Princeton, which at the time had better international programs. I am so happy now because Stanford has become an important part of my existence. I remain active in the alum program. My kid went there. If I could live anywhere in the U.S., it'd be northern California.

That's what led to my doctorate in economics. I'm not really interested in economics per se. My interest is in doing something practical, getting the tools, to help formulate policies in developing countries. A couple of my good friends in the Stanford doctorate program who were from Mexico totally agreed: no one who is interested in development necessarily wants to study development. One did public finance; another did labor, trying to attain much more practical skills. So although Stanford wasn't known for having the best development economics program, it was a very strong program and it gave me some other skills in macroeconomics, game theory and labor that I relied on in my policy work.

00:44:56 Q: So how long were you out at Stanford?

00:44:57 Krumm: It took me five years to do my degree, four years at Stanford in Palo Alto and one year as a research fellow at Brookings Institution in Washington. My doctoral research examined trade and exchange regimes in Argentina, so first I had to go to Guatemala and learn Spanish. The advice I give to anyone who is doing a dissertation is to forget what you're

interested in, and find out what your professor's interested in—that's interesting enough.

Anything can become interesting. Everything will become deadly tedious in the end, before you finish your dissertation. So that's why Argentina regimes. Prof McKinnon was interested in exchange and trade regime transitions in the Southern Cone including Argentina. I did my research in Argentina during the Malvinas Crisis, where Argentina invaded the Malvinas, which U.K. claimed as the Falklands. My boyfriend's brother was fighting on the British side. This boyfriend who is now my husband is Jamaican—but his father had moved to Britain and married a Brit, so he has English brothers. One of them had been sent by Margaret Thatcher as part of the air force and was lost in the Malvinas War, so I had some mixed feelings. Also during that time was the dollar conversion, when Argentina pegged its peso to the dollar. So in addition to my doctoral research in Argentina, it was a very interesting time. During my last year, people in academia, all my advisers, of course, were saying, "Become an academic." And they were quite disappointed I turned down an academic offer from Harvard to join the World Bank. I had spent my last year at Brookings, in Washington. I was seriously considering three job offers—one was the World Bank, one was Lazard-Frere, an investment bank paying in six digits even back then, and, this academic offer up at Harvard.

I might have taken that offer, but for a second consideration. I was hoping the relationship with this Jamaican man would work. He said, "If you live in Boston, it is too cold. Don't think I will ever move to the States then." "For Washington," I said, "At least it's not so cold here." It was nothing more profound than that. I made this career choice, and I was a lifer there and am still here in the Washington area.

0:47:34 Q: So you're moving forward. You take the job at the World Bank, and tell us about your career, which I know was extensive and covered the world. You didn't stay with Trade and Exchange?

00:47:45 Krumm: To the extent there's an area where I continued to publish, it remained in that field. Over my career, I was primarily on the operational side, so working with the country clients on policy issues, as country economists and then eventually in management. One, over time, learns a variety of skills as a generalist, but the areas in which I continued to publish were trade, debt, and exchange regimes, particularly the issue of fixed versus flexible.

Q: What?

Krumm: Fixed versus flexible exchange regimes.

When I came to the World Bank, I didn't expect to stay for long. But what I realized was that there are so many careers within that institution. I initially joined a central department, combination of research and support to countries, and then the rest of my career I worked in different regions. First, Sub-Saharan Africa, then former Soviet Union, then China—that's when I headed up the economic team, and my family lived in Beijing—Then I continued to work in East Asia for a long time. I returned at the end of my career and managed a part of the African economic and poverty team and program, including Tanzania and Kenya as mentioned earlier.

That was a lot of fun and very rewarding. When I first joined this central department, Tanzania had a very dysfunctional economic system. By the way, it was when living in Tanzania under Nyerere's African socialism that I lost all of my naiveté about socialism. Not that there aren't a lot of issues also that have to be managed on the capitalist side, but just a lot of damage was done to that economy, and I witnessed it. I also witnessed behavior where Nyerere only wanted to hear the good news; he didn't want to hear the bad news. This continued for a long time in Tanzania, including all the time when I was in graduate school. Finally there was a realization that the economy had just sunk too low and there needed to be reform. There was a good “gang of four;” four professors at the university. One was one of my close friends whom I’d studied with at Stanford; he continues to be a Presidential aspirant in Tanzania. Another one was someone who later worked at the World Bank. At that time, mid 1980s, those four were called in to try to do something, and the World Bank was asked to help advise on the trade and exchange regime position. So the World Bank country manager asked me if I would help out, and my first instinct was, “No way. I'm on the side of the Tanzanians.” And he said, “That's exactly why we want you to come in there.” That was very transformational for me because I had always had the impression of the World Bank as sort of the outsider, right? And as I said, I've always wished I could be an insider. And all of the sudden, I realized, yes, the World Bank can be a tool for that.

I went and worked on this issue—Sebastian Edwards was key, also. We worked behind the scenes with the governor and the one who headed up this reform program, writing up notes on what could possibly be a transitional approach. We helped influence the proposal that was eventually adopted. It was highly successful. It was a movement from a highly overvalued

exchange rate into a more reasonable one, but again, a gradual one that worked over time, nothing “cold turkey.” To this day in Tanzania, policy makers remember me for that contribution.

00:52:19 Q: How about some of the other places you worked? Other governments you did advising for.

00:52:29 Krumm: Well, China I mentioned.

Q: Well, tell us more about China. You said you actually had your family there.

Krumm: Yes, I headed up our economic team in Beijing. It was a mix of national and international staff. I was fortunate to work with some of the best and brightest among the economic team on the Chinese side. I continue to hold them in high regard: Zhou Xiaochuan and Lou Jiwei. They're now Central Bank Governor and Finance Minister, respectively. These were the people who advised Zhu Ronji, Prime Minister at the time, and they would feed him things. So I felt my task was—“What do you need? Is there anything we can feed into you from the World Bank global knowledge?” As I said these guys really knew what they were doing. There were probably only a couple of things which I felt we personally helped with, for example, the issue of contingent liability in their financial institutions.

Q: Contingent—

Krumm: Contingent liabilities where we provided some notes. This was during the Asian financial crisis. There was also a lot of advice we gave that wasn't taken, hopefully a couple of notes were useful during that very challenging time for East Asia.

Q: Years?

Krumm: This was '96 to '99. This was also a time when fortunately the Chinese leadership did not do a competitive devaluation of the currency, very important for the stability of the region. At that time we also were realizing, probably for the first time, that it's not only what China's actions were doing for their own people and economy, but also what actions could do to stabilize the region. This was the start of the economic leadership taking a very global responsible stand. I learned lots from the Chinese, that I continued to use in the rest of my career, "Look, this is something that the Chinese did to handle that particular problem." It's another of those situations where hopefully our team also helped on the Chinese side, but I know I also learned a lot from working with them.

00:55:48 Q: So this regional approach. It is sort of the gem for what is now being developed, a regional bank that China is in charge of, a kind of competition to—

00:55:54 Krumm: Slightly separate, though former Vice Finance Minister Jin Liqun is the one who is now heading that up. Within the World Bank, I was on the economic and poverty team, so we did not really work with the investment projects, per se. We worked with the policy,

environment. It might be public investment policy. We've had projects on how do you rationalize your public investment policy so that you don't have a bunch of white elephants, or you don't start things, and then there's a global slowdown so everything stops. That's another area in my career where I was active, with the public expenditure side and the public investment programming side, even though I hadn't studied it academically. So there has been a whole movement on the global financing side to get much more financing for infrastructure, and there just isn't enough money out there, private sector or World Bank, so this China-led infrastructure initiative is going to be a very significant addition. The Chinese have been smart enough to realize the World Bank could be helpful to them. They've always welcomed the World Bank as an objective outsider that they could turn to for advice, and for this initiative they said, "We like the World Bank's environmental standards. We like what the World Bank says on this and that, so the Bank will help this institution to get going." The world needs more infrastructure. I know it's been cast in the news as a geopolitical issue, but coming from the World Bank which is a little more apolitical on all these things, we try to provide technical support.

00:58:10 Q: Good. Great.

00:58:14 Krumm: But I haven't been involved personally (laughs).

00:58:16 Q: Are there other regions or countries that you want to share what your experiences have been? You can tell us about all of them, if you want?

00:58:24 Krumm: Sure, Malawi was an interesting experience. This was my first country economist experience, a very poor, land-locked country in Southern Africa. The ruler was Hastings Kamuzu Banda, an autocrat, who thought he was being wonderful to his people and denied there was any poverty. Someone asked me to come down there as the economist: “Take a fresh look; we think they're doing everything right, but it's just not moving,” so anyway I organized a team and wrote this poverty assessment on this country which became a little contentious because, the President was claiming there was no poverty. There is another example where perhaps I showed my naiveté. Here I am on the technical side. Malawi was affected by the Southern African liberation wars. At that time in Mozambique war had broken out, and in the north, the rail line is landlocked Malawi's lifeline to the outside world. It's called the Nacaloe Line, after [the Mozambique port of] Nacala. We knew that Malawi was spending military resources to protect their trains, so of course, here I am as a good technocrat, looking at their public expenditures from perspective of what makes sense. I talk to people and ask, “So, how much are you spending on the military on the rail line et cetera.” Of course the conclusion in the end was “This is high priority expenditure. This is the most important thing for development and avoiding poverty, even if military expenditure.” It did not matter. The head of the civic service was called before the President and the military counsel. “How could you allow this World Bank person to come in and ask these questions?” So I learned the hard way about the importance of political and diplomatic sensitivity.

[Interruption]

01:00:50 Q: So, let's continue with what you were telling us about your experience in Malawi.

01:00:55 Krumm; I had the opportunity many years later to go back to Malawi in a consultancy assignment, and I met with Justin [Chimera] Malewezi, who since became Vice President and is now retired, and we had a good laugh over that particular experience. So again, over time, I think I've learned the importance of mixing the two, the technocratic with the political. Perhaps, I'm not as strong in that latter area as I should be for effectiveness.

Let me bounce back to China with regards to the technocratic versus the political. What I learned was that what was important to me was to be sure the policymakers are getting what they need, regardless of who gets the credit. A lot of the best economists, most influential economists didn't speak English. There were a couple who did, of course, that I could interact with one-on-one, but I relied very much on our Chinese staff then to have the dialogue, bring back to me what were perhaps burning issues. We'd write up notes and feed them back in. But the downside on this became very clear and hurt me professionally. Trying not to take credit hurts you. So there's always this tension because you want to help out, but people don't appreciate what's going on behind the scenes. I always tried to work with my staff when I was in management to recognize their efforts even if the World Bank wasn't splashing out in the headlines, their really having an impact helping officials. It's obvious, in the end, officials are the ones that make the decisions; they should be getting the credit, but there is this institutional pressure to make sure that credit is also going to the World Bank institution. I could never quite balance that tension. Formal education was not helpful in this regard.

Another episode I should probably mention is related to the former Soviet Union, since I spent most of my career in East Asia and in Sub-Saharan Africa. For the sake of my kids, even though my manager said, “Look, this is not going to be good for your career,” I knew after my second child I didn't want to be traveling as much. So I took a job in the Chief Economist's Office for Europe and Central Asia, which was Washington-based and less country focused. I realized I never felt the empathy with my former Soviet Union and Eastern European colleagues, so I would do the work but not with the same commitment. When I talk about what are countries I feel—and just continue to love today, they were not from during that period of time. It was a fascinating period of time, Eastern Europe coming into its own, former Soviet Union, both Russia and some of the Central Asian states I worked with now newly independent. While work may have been important technically—those aren't the places I feel in my heart, which always goes back to East Asia, China and also Vietnam, and Eastern and Southern Africa.

01:04:59 Q: Now in your profession and working with so many—you know—pretty high status, always high status officials—did you ever feel discriminated against because you were a woman? Was this at all difficult in terms of your career?

01:05:15 Krumm: Of course, but we're so used to it. We women economists know we're discriminated against, whether in pay or status within the institution. The World Bank fortunately is quite international. There's enough European influence so there is probably less gender discrimination than in the U.S. But there, of course, remain issues within the institution itself.

With clients, there were the extreme cases. For example, I managed the program in the Horn and Eastern Sub-Saharan Africa, and that included Sudan as a client, an Islamic state. I was to meet the Minister of Finance and was briefed ahead of time: “He's not going to be able to look you in the face. Do not try to shake his hands, right?” I didn't mind at all covering my shoulders going in. The Minister and I just sat there and had the business discussion we needed to have, both looking down [laughs] while we talked. It was fine; I didn't take it personally.

I'm trying to think of other examples. One thing I think happens sometimes when you're a foreigner is that you get a way with a little more than local women. You can be in a situation where because you're a foreigner, they'll primarily treat you as a foreigner, and being a woman maybe matters less.

Q: You're a little bit more neutered.

Krumm: Precisely. I remember one time I was absolutely thrilled. In Ukraine; I went out for a business lunch. I had one of my team with me, also a woman, and the two Ukrainian officials were also women! You can tell by my delight that this doesn't usually happen. The economics profession remains eighty to ninety percent male, so we're used to being within male-dominated settings. Of course I also expressed my joy to the Ukrainian woman leader. She said that while they're more used to it it was also their first time when among foreign visitors we were all women. I don't recall that we accomplished much at the lunch meeting [laughs], but the fact that we were all women was still fun for a moment.

01:08:03 Q: Good, I'm glad to hear that these little covens still exist together. [Laughs] Okay you mentioned, just in passing, that when you did do the job in the former Soviet Union, or that area, that part of it was that you had your second child. Do you want to talk a little about your family and—starting with your husband, and that whole story maybe.

01:08:22 Krumm: Sure. As I mentioned, I had my first love of my life that ended when I went off to Africa after Barnard. That whole time when I was in my twenties, I had no interest in having kids. All of a sudden, I'm in graduate school, early thirties, my biological clock is ticking. Mind you, still no serious man in my life, so I contacted my first love and said, “Would you be willing —” mind you, he's married with kids, “—would you be willing to be my sperm [donor]?”

Q: This was the Puerto Rican—

Krum: The Puerto Rican, yes. And of course he came back and said, “Sure.” I still had feelings for him, your first love, you know how it is. Luckily I realized that this fatherhood would be a bad idea. However, my biological clock was ticking; my cousin recalls, I now thought, “Okay, time for a mate.” (Laughs)

My father was turning sixty or sixty-five, and Mom had saved up her household money and put some aside and surprised him with a week in a villa in Jamaica. I'm a scuba diver. So I go down to the dive shop to go diving. There's this guy: Vinnie. Two things. First, I'm a very efficient

breather, so I can stay under the water for a very long time. Also, I'm a type who says, "Excuse me. I'm carrying my own equipment. Who cares if I'm a woman? Excuse me. Yes, I'll carry my own equipment." Anyway, while Vinnie and I are chatting, I mention I also love to dance. That's one thing I did all the time in Africa. Africans just love to dance. I ask, "So where can I go dance? My brother is going to take me." This is the brother, University of Chicago professor. When I tell my brother about this great place, what does he do? "Oh sorry, I'm too busy writing this article, can't go."

A couple days later I go back for a dive and Vinnie, now my husband, says, "How was it?" I told him the story of my reluctant brother. Of course that's all he needed. That was his entree, "I'll take you dancing." So the relationship began then. Vin taught my mother how to dance reggae. We still to this day, once a month, have this group of four or five or six couples with others added—which gets together in someone's house. Everyone brings the food, and we just dance. Say four hours. We start at six, dance until eleven, home by midnight.

So, anyway, that relationship with Vincent started. I came back to California while I was doing my doctorate dissertation at Stanford. My cousin remembers asking me if this is serious, and I'm saying, "Oh, no, no. This is a fling, right?" But one thing led to another. I had stopped to see him on my way to Argentina. We are totally different. This might have been the appeal. My partner is totally unintellectual. He came from a very poor family, had to drop out of school,, couldn't even finish high school. He advanced and ended up running, this dive business with a couple of

partners. He was obviously very successful in that regard. But I'm much more highly educated and more driven on the intellectual side.

But there obviously were things we had in common—for example, love of the sea. However, again, it might have been the lack of threat. There was no way professionally he would take the lead. Now mind you, my husband was threatening to not leave Jamaica. That was the real problem. Fortunately in his dive business, he and his partner needed to bring in someone else for financing, and my husband hated this Jamaican of Syrian descent who provided the loans. , I always joke that if that hadn't happened, I'm not sure my husband would have ever left Jamaica. At that time, as mentioned, I'm making the decision—Washington? Cambridge? Because of Vincent, I make the Washington decision, and my husband moves here. I have three step-daughters. They were seven, nine, and ten. Their mother had left to go to Canada. They were being raised with their great-grandmother and Vinnie. Of course, I brought them up to the US, so I instantly had the three kids.

Of course my husband said, “I'm all done having kids,” and I said, “Come on, one more,” so then I had my eldest son. How did I balance work? I weaned him early at six months. That was to enable me to do that Tanzanian work on their trade and exchange regime transition, so I weaned him for a good purpose, but I remember coming home to my baby son Greg. He was sitting on the stairs and wouldn't look at me. He was mad at me. I mean, this was six months. Of course, that just sticks in your heart. When my next one came along, five years later—I'm now forty-two,

forty-three—I said, “Forget this. I'm not leaving him,” so I just took him with me on my trips to Africa and Eastern Europe.

Q: Where were you then? He was born in the [United] States.

Krumm: He was born in the States, but I would take him with me on my trips. He was still breast-feeding, so it was quite safe and easy.

We've always had that attitude with the kids, take them along. The other one, Greg has been with us on vacation, Justin was not even one when we first went to China. Greg was a little over one when we first went on safari. So they're well-traveled.

Q: Are there two or three?

Krumm: Two. Two boys and my three step-daughters. I'm really proud of my kids. So my son is say eleven and my other son is seven, and we just put them on a plane from China. The eldest took his brother back for summer camp. The other thing I'm really proud of about the kids—in fact, my oldest son's girlfriend just remarked on this when I was in Chicago a couple of weeks ago--my sons have a lot of respect for women. They just do, and they're very comfortable with strong women, vulnerable women, so whatever we've done, my husband and I, we've raised them right. They've had their father sort of lead by example: he defers to me professionally. Still, the

whole thing about nurturing the kids—it's still much more what I do rather than him, but they just turned out wonderfully, in that regard.

01:15:28 Q: Do any of them share your interest in international finance, international travel.

01:15:33 Krumm: Mainly the elder. When we were in China, they weren't learning Chinese fast enough at the international school, so in the third year I took them out of the international school and sent them to Chinese school. They're now eight and twelve, and resisted leaving their friends, so the deal with the kids was, “I know you don't want to do this. So one year and then it's up to you.” The point is they both became fluent in Chinese. The young one came back to the States, and he said, “No way. You promised—.” Here in Potomac they had a mixed program of English and Chinese, which would have been perfect for him, but I had to go by my promise. Now he's regretting it. The eldest, on the other hand, wrote on his college essay, “My mom was right to send me there to Chinese school.” Best decision. He became fluent and continued to work in China for several years. Subsequently, he went to China Google and they said, “You need more technical backing.” He came back, trained in Chicago, and now he's totally ensconced in a start-up. Technologically China is not cutting edge, so no intentions to go back; Berlin is next. However, he certainly has been influenced by that Chinese school experience.

The youngest is interested in large animals. He's studying to be a large animal vet at U Penn Vet Med School. He took Chinese language again while at Stanford and has an international circle of friends, but otherwise no international professional interest until recently. I was thrilled that he

became the chair of the One World Health Club there, and that deals with the issues across animal, human and environmental health globally. So finally he has some interest in some of the policy issues. Who knows, maybe he'll end up on some international public policy issues but he may just end up loving those cows and sheep, the hands-on stuff.

01:17:41 Q: Sure. So it sounds like you obviously worked it out in your marriage in terms of being in two different cultures and also you being the one who brings in most of the bread, I guess. Do you feel somewhat radical for being able to manage that and balance that?

01:17:59 Krumm: Well, yes. I think it has more to do with the man. I'm lucky to have a man who is sufficiently self-confident in his own right that it doesn't bother him. Sure, it produces tensions. It makes me lonely on the intellectual side, but you just have to complement. We also come from very different cultures, right? I'm Swedish-German sub-culture in U.S.; he's Sub-Saharan African culture in Jamaica. People have often asked, "How do you do it?" and what I've said is "Because we're so different, we don't expect to think alike."

What I notice is that among my friends who come from the same sub-culture, they just assume they and their spouse are going to think alike. We just don't expect it of each other. We can joke about how different we are. For example we have totally different child-rearing styles. I care a lot about my kids; this lioness comes out of me with my kids. His attitude is very much that kids are to be seen, not heard; they're to defer to us; that's what he did growing up—respect your elders. I'd say to my husband, "Go talk to the girls. Find out what is going on." He'd come back,

and I'd say, "So what did they say?" And of course, he'd not had a real conversation but just talked at them the whole time. Mine is an excessively nurturing style, "Go for it. What do you need?" because, of course, that's how my parents were to me. Anyway, we are totally opposite in that. Each of us drives the other crazy because we don't compromise on those styles. He does his style; I do my style. We just joke, even if we say it is horrible for kids that we are not consistent. The kids just worked it out. They knew whom to come to for what. Of course they gamed us. Anyway, as I said, that's part of the secret. Sometimes marrying someone so different can really relieve you of the pressure of having to be everything to each other.

And again, I do different things. I have my book clubs or other activities. He has his own past times. Finally, of course, we share the love of the sea. I think there is less tension between us since retiring because we now live much of our lives at our Jamaican beach house. I forgot to mention that my husband wouldn't come to the States unless I agreed to retire in Jamaica, so that was the deal.

Q: Agreed to what?

Krumm: Retire in Jamaica. So that's always been out there. Twenty years ago we bought the beach property. Subsequently I realized there's no way I can retire there. I'd be too bored, but still, I had this obligation. He also agreed fulltime wasn't perfect since he has all these friends up here in the US, so now we split our time. We retired and built a house there, and we love being at

the beach, four months of the winter and a few times in between, and again, we share that. You remember what was important, what fed the love early on.

01:21:21 Q: So your kids have a sense of their Jamaican roots, too?

01:21:22 Krumm: Oh, yes. So [laughs], funny, the boys go down to Jamaica more than our step-daughters. Of my step-daughters, the middle one has been back there, lived there for a while, came back up, and she goes down every once and a while. The others, I think, are just more Americanized. My kids, I think, are just totally American, but they've been going down every year. Until she passed away, we'd go down at least once a year to visit my husband's mother. They know the village their father lived in. My mother-in-law lived in another city, but we'd always hang out in the village, and they felt very comfortable. And of course, this village life is very different, so when they come down now, it's not that they have any good friendships there. People are from a totally different simpler world. So its not that they share the culture, but they feel comfortable in Jamaica. We're very happy that they will continue in the tradition of this beach house we've built—we have like a hundred meters of beach, endangered turtles come and lay; we have our house there that they love it too and bring their friends.

01:22:42 Q: Okay, let's go back a little bit. Well, not go back, but look a little bit at politics, and your involvement with any particular causes, within the States, within the community, uh.

01:23:00 Krumm; My interest is totally international. And obviously as a foreigner, you really can't get involved politically. I care less about the U.S. Obviously I don't like a lot of things that the U.S. does, but I'm not active. I have always gone ahead and supported the presidential candidate. I think the first campaign was a senatorial campaign back in New York when I was at Columbia, but since then, living in the Washington, D.C. area, I become active only during national elections; the last one for Obama I was running a small office in Virginia. However, that's more just trying to prevent U.S. politics from getting much worse.

Q: [Laughs] We hope.

Krumm: My issues are obviously on the international side, supporting anyone who takes a more respectful attitude to other countries. The U.S. is hypocritical on so many issues. So anyone who is a little more comfortable with that level of respect, which I think Obama was, is whom I support. I admire Carter for that. And then, on social issues, like many people of my generation, I care about all of those social issues. I was talking to a neighbor the other day about—I guess who would vote Republican, but she won't because she fears that rights of abortion could easily be changed, depending on who joins the Supreme Court. I'm trying to think of anything else. Again, I'm very active from a philanthropy point of view, but again, what tend to be my favorite are Médecins sans Frontières [Doctors Without Borders]. Save the Children, and others on the development side. In my younger days I was very active in local poor communities. That is something that since I went into the international arena, I haven't been, though I recently have been doing something with one of the low-income high schools here in Washington, D.C. area,

so you never know. Maybe I'll go back. And, of course, in Jamaica I engage with various Jamaican professional on their policy issues but there, again, I'm a foreigner. So, politics is their business, unfortunately.

01:25:31 Q: I'm just curious. How did you find that being part of the huge, sort of international social world, where you have a lot of expectations—at least in my mind—of appearance as well? Did anything ever bother you, or were you really accepted just for who you were? Maybe that's more the United Nations [UN], not so much the World Bank.

01:25:50 Krumm: Develop your question a little more.

01:25: 50 Q: I don't know. I'm thinking of existing where you have a lot of cocktail parties, a lot of socializing at a very high level—

01:26:00 Krumm: No, no. We're more technocratic than diplomatic. Obviously there will be social events, and one will want to go to them. We'll invite people to dinner as signs of respect and way to engage in a less formal setting. But again, I don't see it so much as a social scene. The people who feel that a bit more are the World Bank Country Representatives, and they're expected to show up at more of the official functions. I have many like-minded friends who handle it in a certain way. They will just make sure they are equally unavailable. Of the one hundred social engagements, maybe they'll go to a third of them and try to do it equally. However, I've never been in that, what we call, representation role.

01:27:18 Q: Was it something you came close to doing at any point? Being a Country Director, or—

01:27:24: Krumm: Yes in fact, the kids again.

Q: Yes great—

Krumm: When I look back, what do I regret? I could have gone straight after that China assignment to another country assignment. Then it wasn't so good timing for the kids. My eldest son, by then was twelve, so he was just starting high school and then you start thinking about college, and then I had the younger one coming. I even asked them, "Now you're in high school you'll do fine anywhere. Let me go and apply again," and they said, "No." And then, by that time, I did apply later in my career and was not selected, so I missed the window. Yes, even earlier in my career I would have loved that, but was looking out for the kids. Later in my career, I was disappointed that I wasn't selected as country director.

01:28:35 Q: So this would be an example of your endless balancing, the way you balanced career and family, which, regardless of the generation, seems to be a challenge.

01:28:44 Krumm: Yes. I'm clearly of the model "You can do it—." "Have it all" is maybe the wrong thing, because each will give up a bit. But I think people sometimes make too big a deal

about the balances. As I said, if you travel, bring your kid; okay, take a little sideways in your career at certain stages and don't travel; sure it hurts you, but in the long run you're still doing something meaningful. With the kids? I'm sure there are activities I could have spend more time with them, but our nannies were always wonderful and competent. You realize what you do then on weekends is such quality time. And in the evening you're giving such quality time. I think what suffers, my husband points out to me all the time, is that my husband gets the short shrift. But I think my kids got plenty of quality time. Turning to working on weekends, obviously when there are certain important things I will, but I would just discipline myself not to do it. I'm very sensitive with my staff. That's one thing they appreciated. I would never send them emails on the weekend—even if I'm working, I will not send it out to my staff until Monday morning because I don't want the staff knowing that they have to be on 24-7 because I might be on 24-7. I think a lot of these people have an ego thing and want to feel invaluable. They're not needing to work 24-7; if there is an emergency, of course, just pick up the phone. There are ways to send a red-alert, but to do it all the time is unnecessary. So on both children and work ends, I think there are ways to manage.

01:30:38 Q: Good. So what do you look forward to most in the future? Now that you've been retired two years?

Krumm: Three years.

Q: Three years, Okay.

01:30:46 Q: I have to say I don't know. I do know I still want to do something professional. My only consultancy experiences, since leaving the Bank, were not satisfying. I liked the engagement with the client, but I didn't feel I could influence anything from the outside. I haven't yet found what that's going to be. I'm discussing with someone who is shortly to retire from the World Bank starting an NGO [non-governmental organization], where we will be providing policy advice to countries more objectively than we could perhaps when still with the World Bank, getting those debates going on important issues, do it pro bono. That would be exactly what I like, but I haven't yet figured out that piece, so that would be the "I don't know," I just loved my career too much. I didn't have a lot of hobbies. My outside interest was my work, Third World economies and politics.

Q: That's great.

Krumm: I mean, not the administrative part. The other part. We enjoy spending time in our Jamaica house. We have all these friends who visit in the winter. Summer and fall we just like hanging out and supporting those endangered turtles. My mom unfortunately died of ovarian cancer too early. She always thought she was going to be the one to last past my dad. Actually she and her girlfriend talked about what they were going to do. She had discovered—should I say, a more professional side of herself. She was running this gift shop, jogging, very late in life. She died early, and she had always wanted grandkids, and died before I had kids. My brother and

sister don't have kids. So obviously that is something I would also like—to have grandkids. I have the two grandchildren there, but I know it's not the same as with my own kids.

Q: So you have two step-grandchildren?

Krumm: Yes, step-grandchildren.

Q: And these girls, these women are where now?

Krumm: All here in the area. In fact I'm close particularly to my seventeen-year-old granddaughter and—

Q: You really straddle the generations.

Krumm: Yes. She's also hoping to be a veterinarian. Her mother hates pets, so I've been volunteering with her at a shelter. She's also lesbian, and her mother and in particular her aunt are totally opposed. That's also brought us closer because she gets some relief with the rest of us in the family who are totally supportive. And then I have a younger step-granddaughter, eight years old, also still living in the area—so one granddaughter eight years old, one granddaughter seventeen years old.

01:33:52 Q: So let's go back again, and if you had one piece of advice, or a phrase that you would whisper to yourself when you came in as a transfer student junior year at Barnard that might have changed the trajectory of your life, what do you think that would be? I mean what you have told me is very consistent, so maybe there wouldn't have been a change.

01:34:23 Krumm: Nothing comes to mind. Certainly the issue of transferring in was the right decision. If you don't like a place, some people will say, "Well, struggle with it, work around it." I'm clearly not of that personality, and I think my life has borne it out. If something is not working, it's no big deal. Just try the next thing. Try a bit, but just try the next thing. I would not have spent any more time on my academics.

Q: It sounds like you did fine anyway.

Krumm: Yes. For Barnard, I would tell them to be more welcoming. Coming into the city might be a change for some people; I didn't find that really an issue, and I think they might have even done something on that score. I have a family friend's daughter where that was a bigger issue. She felt that Barnard was quite good in supporting and making her feel comfortable in that environment. In addition, perhaps the administration hasn't realized how many relationships are formed in the early year and how this informal support group continues. It was a very thin support network for transfer students. I easily could have not had a support network. It was just a bit of luck with both those two non-transfer roommates being so nice and inclusive, with Ayxa becoming a friend, and the Hamlins hooking me into the Southern African Liberation Movement.

01:36:33 Q: So as you look out at the world, the big global here, and you with our perspective on many places, and having worked in policy, what are you optimistic about or what are you most pessimistic about?

01:36:47 Krumm: I am so optimistic about this next generation. I am so impressed with Millennials. That makes me feel a lot more comfortable. When my dad was my age, he said to me, “Are you sure you want to have kids? Look at the world they'll be growing up in.” I know it's still tough out there, but I enjoy a lot of these Millennials, my kids, my kids' friends. They have a new way of looking at things. They're inclusive, they're thoughtful, less materialistic. The world is going to change very fast, continue to change very fast. I can't keep up with it. My kids will say, “Look, you have to try to figure out your little IT thing.” What would drive them crazy is when I would call them or ask them.” Now before I call them, I've tried at least twice. Of course sometimes I solve it myself. Since the world is changing so quickly, it's not that they can know, even now how to prepare, other than get some education, be flexible, take it as it comes. There are horrible things going on, still huge challenges. There are neat things happening on the poverty front and on the conflict front, but still there is a lot of tensions and lack of opportunity to resolve out there. I was really worried about the lack of balance at the end of the Cold War, a little too single leader, but that is balancing out a bit.

Q: A little too—?

Krumm: Single leader. I'm disappointed that Europe is having economic difficulties mainly because they have a very progressive role to play globally, so I hope that calms down so they can continue to be an important partner along with U.S., China, Japan, and other BRICs. Again, I'm disappointed Brazil has economic difficulties they can't combat. I personally think a multi-polar world makes for a better world.

01:39:18 Q: Good. Okay, is there anything that you would like to share, that we haven't covered in this interview? Any other stories or experiences, just thoughts?

01:39:28 Krumm: Was there anything else last time that I covered that I didn't cover, that you thought was particularly interesting? I don't know.

01:39:40 Q: No, I think you've introduced new materials but in a little different way, I think you covered pretty much the same areas. Yes. Well, good.

01:39:48 Krumm: I'm very glad the girls now headed to Barnard didn't have to grow up in the environment that we grew up in. That is one thing that I think I mentioned last time and let me repeat.

Q: Yes, can you say more about that whole thing, and feminism?

Krumm: There are remaining issues, but from my perspective, it is still night and day. I see young women having more opportunity, and also having more self-confidence, that we never had. I continue to have a huge lack of self-confidence from those days, and it's going to be with me forever. But I just see less of it, and I'm impressed by that. My son's first girlfriend came from a more traditional family. It was a stay-at-home mother of my generation, less common in this affluent community. The former girlfriend is now this dynamo, there at Harvard Business School to prepare for her goal of improving school performance. I am realizing that regardless of the background now, women are just out there. If anything I worry more about the men. We always talk about gender issues. In Jamaica, the worry is the men, not the women. They don't have the role models. The way to go is violence, gangs, et cetera. So if anything, I think the challenge in twenty years that we better start thinking about now is making sure our men feel comfortable and giving them their space, as women continue to grow. Now again, we aren't there yet because there are still so many areas where women are still blocked off of this and that. But I see the way it is going; I see their leadership emerging in different ways, more slowly in my area, economics and finance. It is still way behind. More globally, twenty years out, it will be interesting to see how Barnard has positioned itself, if it does even decide to stay with its current model.

01:42:21 Q: Yes, it is an ongoing discussion. Fantastic. Well, good. Well, thank you, Kathie. I'm glad we caught you. And I think we got it all recorded this time.

01:42:30 Krumm: Thank you, Frances

[END OF INTERVIEW]

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